

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARK T BANNING
MICHELLE E BANNING
Debtor(s)

Case No. 08-08794

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2008.
- 2) The plan was confirmed on 06/09/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2009, 07/17/2009.
- 5) The case was dismissed on 11/12/2009.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,840.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,840.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$865.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,565.08**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	725.00	NA	NA	0.00	0.00
ACE CASH EXPRESS	Unsecured	1,887.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	1,297.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	1,514.00	2,807.00	2,807.00	0.00	0.00
ADVANCE TIL PAYDAY	Unsecured	1,631.00	NA	NA	0.00	0.00
ADVOCATE GOOD SHEPARD NON ME	Unsecured	523.00	NA	NA	0.00	0.00
ALL AMERICAN CASH ADVANCE	Unsecured	518.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,600.00	4,254.80	4,254.80	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,600.00	1,694.31	1,694.31	0.00	0.00
ALLIANCE ONE	Unsecured	492.28	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	2,669.55	NA	NA	0.00	0.00
AMERICAN CASH N GO	Unsecured	500.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	300.00	300.00	300.00	269.18	24.55
AMERICAN GENERAL FINANCE	Unsecured	3,900.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	NA	2,553.42	2,553.42	0.00	0.00
AMERICASH LOANS	Unsecured	3,419.00	414.56	414.56	0.00	0.00
AMERICASH LOANS	Unsecured	2,102.00	2,102.10	2,102.10	0.00	0.00
AT&T MOBILITY LLC	Unsecured	1,200.00	NA	NA	0.00	0.00
BELL WEST COMMUNITY CU	Unsecured	1,344.60	1,195.77	1,195.77	0.00	0.00
CAPITAL RECOVERY	Unsecured	37.00	NA	NA	0.00	0.00
CASH STORE	Unsecured	500.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	267.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	44.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	1,172.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,000.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	7,401.00	7,400.24	7,400.24	3,304.89	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Unsecured	1,940.01	1,940.01	1,940.01	0.00	0.00
DECATUR MEDICAL CREDIT UNION	Unsecured	NA	NA	NA	0.00	0.00
DETEX AGENCY & ASSOCIATES	Unsecured	1,563.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,700.00	1,100.04	1,100.04	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORPORATION	Unsecured	1,100.00	749.80	749.80	0.00	0.00
FAST CASH IN A FLASH	Unsecured	3,728.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	1,256.00	NA	NA	0.00	0.00
FOREST RECOVERY SRVS	Unsecured	90.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	NA	1,903.97	1,903.97	0.00	0.00
HEIGHTS FINANCE	Secured	300.00	300.00	300.00	269.18	24.55
HEIGHTS FINANCE CORP	Unsecured	3,128.00	NA	NA	0.00	0.00
HOEVEL & ASSOC	Unsecured	3,628.00	4,064.64	4,064.64	0.00	0.00
HSBC	Secured	NA	NA	NA	0.00	0.00
HSBC	Secured	393.00	393.00	393.00	175.50	0.00
HSBC AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	795.00	NA	NA	0.00	0.00
ILLINOIS CATALOG SALES	Unsecured	537.36	537.36	537.36	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	62.40	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	34,500.00	34,500.00	34,500.00	8,207.07	0.00
INTERNAL REVENUE SERVICE	Priority	5,000.00	12,567.37	12,567.37	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,447.57	1,447.57	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	500.00	2,231.15	2,231.15	0.00	0.00
NATIONAL CITY BANK	Unsecured	2,800.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	2,500.00	2,609.35	2,609.35	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	77.86	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,500.00	1,104.89	1,104.89	0.00	0.00
PAYDAY LOAN STORE	Unsecured	621.00	NA	NA	0.00	0.00
PHONE COMPANY CU	Unsecured	6,000.00	5,742.56	5,742.56	0.00	0.00
PLS FINANCIAL	Unsecured	1,242.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,584.00	9,793.19	9,793.19	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	609.00	643.14	643.14	0.00	0.00
SHORT TERM LOANS	Unsecured	379.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	725.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	103.00	NA	NA	0.00	0.00
TIME 2 TAN	Unsecured	66.00	NA	NA	0.00	0.00
TRI COUNTY EMERGENCY PHYSICIA	Unsecured	217.00	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	72.99	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	25.00	NA	NA	0.00	0.00
UNITED RECOVERY SYSTEMS	Unsecured	676.93	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	2,000.00	2,209.27	2,209.27	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	2,614.18	2,453.31	2,453.31	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,793.24	\$3,480.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$35,100.00	\$8,745.43	\$49.10
TOTAL SECURED:	\$42,893.24	\$12,225.82	\$49.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,567.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$12,567.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,552.21	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,565.08</u>	
Disbursements to Creditors	<u>\$12,274.92</u>	
TOTAL DISBURSEMENTS :		<u>\$15,840.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.